

We Claim:

- 1           1.       A method for notifying a customer of at least one requested event comprising:  
2           providing the customer with access to a notification system, including,  
3                   (i)       determining a status of the customer as a member customer or a non-  
4           member customer of an institution providing the notification system,  
5                   (ii)       generating access data for the customer, and  
6                   (iii)       prompting the customer for the access data;  
7           prompting the customer to select at least one requested event, wherein a member  
8           customer is provided with more event choices than a non-member customer;  
9           storing the customer's at least one requested event selection in a first database;  
10          prompting the customer to select at least one method of notification;  
11          storing the customer's at least one method of notification selection in the first database;  
12          prompting the customer to select at least one time for notification;  
13          storing the customer's at least one time for notification selection in the first database;  
14          receiving trigger data from at least a second database into the notification system that  
15          triggers the at least one requested event;  
16          formulating a notification message that includes information about the at least one  
17          requested event; and  
18          sending the notification message to the customer via the customer's at least one method  
19          of notification at the customer's at least one time for notification.
- 1           2.       The method according to claim 1, further comprising prompting the customer to  
2           select a method of payment for using the notification system.
- 1           3.       The method according to claim 2, wherein only non-member customers are  
2           prompted to select a method of payment for using the notification system.
- 1           4.       The method according to claim 1, wherein at least the steps of providing the  
2           customer with access to a notification system, prompting the customer to select at least one  
3           requested event, prompting the customer to select at least one method of notification, and  
4           prompting the customer to select at least one time for notification are performed by a customer  
5           service representative.
- 1           5.       The method according to claim 1, wherein the second database contains  
2           customer-specific financial account information.

1           6.     The method according to claim 5, wherein the customer is a non-member  
2 customer.

1           7.     A system for notifying a customer of at least one requested event comprising:  
2           means for providing the customer with access to a notification system, including,  
3                   (i)     means for determining a status of the customer as a member customer or  
4 a non-member customer of an institution providing the notification system,  
5                   (ii)    means for generating access data for the customer, and  
6                   (iii)   means for prompting the customer for the access data;  
7           means for prompting the customer to select at least one requested event, wherein the  
8 member customer is provided with more event choices than the non-member customer;  
9           means for storing the customer's at least one requested event selection;  
10          means for prompting the customer to select at least one method of notification;  
11          means for storing the customer's at least one method of notification selection;  
12          means for prompting the customer to select at least one time for notification;  
13          means for storing the customer's at least one time for notification selection;  
14          means for receiving trigger data from at least a second database into the notification  
15 system that triggers the at least one requested event;  
16          means for formulating a notification message that includes information about the at least  
17 one requested event; and  
18          means for sending the notification message to the customer via the customer's at least  
19 one method of notification at the customer's at least one time for notification.

1           8.     A system for notifying a customer of at least one requested event comprising:  
2           means for generating a customer's financial notification preferences which include,  
3                   (i)     at least one requested event,  
4                   (ii)    a customer's notification method preferences, and  
5                   (iii)   a customer's time for notification preferences;  
6           a database containing the customer's financial notification preferences;  
7           a database containing financial information, wherein the financial information is  
8 collected from at least one internal source and at least one external source;

9 a notification message generator for comparing the at least one requested event with the  
10 financial information and generating a notification message when the financial information  
11 matches the at least one requested event;

12 a notification gateway for sending the notification message to the customer according to  
13 the customer's notification method preferences and time for notification preferences; and

14 a database for generating a notification report at the customer's request, wherein the  
15 notification report includes at least data describing each notification message sent to the  
16 customer during a customer selected period of time.

1 9. The system according to claim 8, wherein the at least one requested event is  
2 related to one of the following group consisting of a customer checking account, a customer  
3 savings account, a customer financial portfolio, a customer credit card, stock quotes, foreign  
4 exchange rates, interest rates, and loans.

1 10. The system according to claim 8, wherein the customer's notification method  
2 preferences are selected from the following group consisting of electronic mail, hypertext mark-  
3 up language, pager, mobile phone text messaging, extensible mark-up language, facsimile, short  
4 message service, and telephone.

1 11. The system according to claim 8, wherein the customer's notification time  
2 preferences are selected from the following group consisting of instantaneously, hourly, daily,  
3 weekly, and monthly.

1 12. The system according to claim 8, wherein the at least one internal source is a  
2 financial institution that is hosting the system.

1 13. The system according to claim 8, wherein the at least one external source is the  
2 Internet.

1 14. The system according to claim 8, wherein the at least one external source is a  
2 financial institution that is not hosting the system.

1 15. The system according to claim 8, wherein customers are identified in the first  
2 database as being either member customers or non-member customers.

1 16. The system according to claim 15, wherein the at least one external source is a  
2 non-member customer's financial institution.

1           17.     The system according to claim 8, wherein the financial information includes  
2     customer's checking account balance, customer's savings account balance, customer's portfolio  
3     value, stock quotes, and interest rates.

1           18.     The system according to claim 8, wherein the means for generating a customer's  
2     financial notification preferences includes a customer service representative.

1           19.     A method for formulating an alert message containing financial information for  
2     a customer comprising:

3                     storing an alert prompt in a first database of a notification system hosted by a  
4     financial institution, wherein the alert prompt includes,

5                     (i)     prompt details,

6                     (ii)    a preferred method for notifying the customer of the alert  
7     message, and

8                     (iii)   a preferred time for notifying the customer of the alert message;

9                     receiving financial information into a second database of the notification system,  
10    wherein the incoming financial information is received into the second database from at least  
11    one outside source and at least one inside source, and further wherein the incoming financial  
12    information received from the at least one inside source results from a change in at least one  
13    customer account maintained by the host financial institution;

14                    comparing the incoming financial information with the prompt details of the  
15    alert prompt in the first database; and

16                    notifying the customer through the preferred method at the preferred time  
17    through an alert message when the prompt details match the incoming financial information.

1           20.     The system according to claim 19, wherein the at least one internal source is a  
2     financial institution that is hosting the system.

1           21.     The system according to claim 19, wherein the at least one external source is the  
2     Internet.

1           22.     The system according to claim 19, wherein the at least one external source is a  
2     financial institution that is not hosting the system.

1           23.     A method for notifying a customer of at least one requested event comprising:  
2     providing the customer with access to a notification system, including,

3           (i)     determining a status of the customer as a member customer or a non-  
4 member customer of a host institution providing the notification system,  
5           (ii)    generating access data for the customer, and  
6           (iii)   prompting the customer for the access data;  
7       prompting the customer to select at least one requested event, wherein the member  
8 customer is provided with more event choices than the non-member customer;  
9       prompting the customer to select at least one method of notification;  
10      prompting the customer to select at least one time for notification;  
11      formulating an alert prompt wherein the alert prompt includes,  
12           (iv)   the at least one requested event,  
13           (v)    the customer's at least one method of notification, and  
14           (vi)   the customer's at least one time for notification;  
15      storing the alert prompt in a first database of the notification system;  
16      receiving financial information into a second database of the notification system,  
17 wherein the incoming financial information is received into the second database from at least  
18 one outside source and at least one inside source, and further wherein the incoming financial  
19 information received from the at least one inside source results from a change in at least one  
20 customer account maintained by the host institution;  
21      comparing the incoming financial information with the at least one requested event of  
22 the alert prompt in the first database; and  
23      sending a notification message to the customer via the customer's at least one method of  
24 notification at the customer's at least one time for notification when the at least one requested  
25 event matches the incoming financial information.